

RUSSELL LOW, ESQ. RLL-4745

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Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Candia S. Haynes : CASE NO. 18-22934

Debtor : HONORABLE STACEY L. MEISEL

**ATTORNEY'S RESPONSE TO CHAPTER 13 TRUSTEE'S CERTIFICATION OF
DEFAULT**

I, Russell L. Low, Esq. hereby certify the following:

1. I, Russell L. Low, Esq. represent the debtor, Candia S. Haynes in this bankruptcy proceeding.
2. On July 24, 2023 a Certification of Default was entered by the Chapter 13 trustee.
3. My staff was not able to reach the debtor to review the certification of default, however I am respectfully requesting to file this response instead of an opposition.
4. Furthermore, I will submit a balance to complete form and contact the debtor prior to the hearing.

I hereby certify that the foregoing statements made by me are true and correct to the best of my knowledge.

Date: August 7, 2023

/s/ Russell L. Low

Russell L. Low, Esq.

Attorney for the Debtor